

Information to identify the case:

Debtor 1	<u>Lisa Dawn Cefalu</u>	Social Security number or ITIN	xxx-xx-4586
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-22844-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa Dawn Cefalu

4/16/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lisa Dawn Cefalu
Debtor

Case No. 18-22844-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 16, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db	+ Lisa Dawn Cefalu, 695 Heasley Road, Pittsburgh, PA 15223-1042
14881805	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 17 2024 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 17 2024 03:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 17 2024 03:35:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14881792	+ EDI: BANKAMER	Apr 17 2024 03:35:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14881793	EDI: CAPITALONE.COM	Apr 17 2024 03:35:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14882664	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 16 2024 23:50:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14881794	+ EDI: CAPONEAUTO.COM	Apr 17 2024 03:35:00	Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
14883877	+ EDI: AISACG.COM	Apr 17 2024 03:35:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14913903	Email/PDF: bncnotices@becket-lee.com	Apr 17 2024 00:00:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14881795	+ EDI: WFNNB.COM	Apr 17 2024 03:35:00	Cb / Talbots, Po Box 182789, Columbus, OH 43218-2789
14881797	+ EDI: CITICORP	Apr 17 2024 03:35:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14920298	+ EDI: CITICORP		

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		Apr 17 2024 03:35:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14881798	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 16 2024 23:50:00	Citizens Bank, 1000 Lafayette Boulevard, Bridgeport, CT 06604-4725
14881799	+ EDI: WFNNB.COM	Apr 17 2024 03:35:00	Comenity Bank / Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
14881800	+ EDI: WFNNB.COM	Apr 17 2024 03:35:00	Comenity Bank / Talbots, Po Box 182789, Columbus, OH 43218-2789
14881801	+ EDI: WFNNB.COM	Apr 17 2024 03:35:00	Comenity Capital Bank / HSN, Po Box 182120, Columbus, OH 43218-2120
14881802	+ EDI: WFNNB.COM	Apr 17 2024 03:35:00	Comenity Capital Bank / J. Jill, Po Box 182120, Columbus, OH 43218-2120
14881803	+ EDI: WFNNB.COM	Apr 17 2024 03:35:00	Comenity Capital Bank / Ulta Mc, Po Box 182120, Columbus, OH 43218-2120
14881804	EDI: CITICORP	Apr 17 2024 03:35:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
14918978	EDI: Q3G.COM	Apr 17 2024 03:35:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14881796	EDI: JPMORGANCHASE	Apr 17 2024 03:35:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14881806	^ MEBN	Apr 16 2024 23:38:13	MedExpress Billing, PO Box 14000, Belfast, ME 04915-4033
14881807	+ Email/Text: bnc@nordstrom.com	Apr 16 2024 23:51:29	Nordstrom / TD Bank Usa, 13531 East Caley Avenue, Englewood, CO 80111-6505
14912531	+ EDI: JEFFERSONCAP.COM	Apr 17 2024 03:35:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14915022	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2024 23:50:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14918530	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2024 23:50:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14881808	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2024 23:50:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14917752	EDI: PRA.COM	Apr 17 2024 03:35:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14882239	+ EDI: PRA.COM	Apr 17 2024 03:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14914003	+ Email/Text: bankruptcynotices@psecu.com	Apr 16 2024 23:52:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14881809	+ Email/Text: bankruptcynotices@psecu.com	Apr 16 2024 23:52:00	PSECU, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214
14915548	EDI: Q3G.COM	Apr 17 2024 03:35:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14915547	EDI: Q3G.COM	Apr 17 2024 03:35:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14881811	+ EDI: CITICORP	Apr 17 2024 03:35:00	Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14881810	+ EDI: CITICORP	Apr 17 2024 03:35:00	Sears / Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14881812	+ EDI: SYNC	Apr 17 2024 03:35:00	Synch / Gap, Po Box 965005, Orlando, FL 32896-5005

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14881813	+ EDI: SYNC	Apr 17 2024 03:35:00	Synco / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14881814	+ EDI: SYNC	Apr 17 2024 03:35:00	Synco / Lens Crafters, Po Box 965036, Orlando, FL 32896-5036
14881815	+ EDI: SYNC	Apr 17 2024 03:35:00	Synco / QVC, Po Box 965018, Orlando, FL 32896-5018
14920161	+ Email/Text: bncmail@w-legal.com	Apr 16 2024 23:52:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14881816	+ EDI: WTRNBANK.COM	Apr 17 2024 03:35:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
14881817	+ EDI: CITICORP	Apr 17 2024 03:35:00	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14881818	+ Email/Text: bankruptcydepartment@tsico.com	Apr 16 2024 23:52:00	Transworld Systems Inc / 51, PO Box 15273, Wilmington, DE 19850-5273
14881819	^ MEBN	Apr 16 2024 23:37:52	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14915055	Email/Text: BNCnotices@dcmservices.com	Apr 16 2024 23:51:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Lisa Dawn Cefalu dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforruptcy.com
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com

Office of the United States Trustee

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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

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